1

AMENDMENTS TO CLAIMS

2

3   (1)   (currently amended) A method incorporating a financial institution computer system

4   for extracting financial data within a data base, <u>building an electronic report file</u>

5   <u>therefrom,</u> in the computer system, formatting the <u>data</u> and transmitting the formatted

6   data via electronic mail, comprising the steps of:

7   (a)   maintaining electronic information on financial accounts of a customer within

8   said data base in the financial institution computer system;

9   (b)   processing said electronic information within the data base to identify and

10   extract ~~pre-selected data~~ <u>data pre-selected by the customer from the financial</u>

11   <u>data</u> ~~therefrom~~;

12   (c)   <u>building an electronic file report comprised of data extracted from the data</u>

13   <u>pre-selected by the customer;</u>

14   (<u>d</u>)   electronically formatting said <u>pre-selected</u> data for transmission to said

15   customer via electronic mail; and

16   (<u>e</u>)   transmitting the formatted <u>pre-selected</u> data to a location designated by said

17   customer <u>at real time increments designated by the customer</u> via electronic

18   mail for storage within and readout on a computer system of said customer.

19

20   (2)   (currently amended) The method of Claim 1, wherein the step of maintaining

21   electronic information includes the sub-step of creating and maintaining at least one

22   of the following electronic file formats and ~~sortable~~ <u>thereafter sorting said file formats</u>

23   by individual customer identification code:

- 2 -

1   (1)   checking;

2   (2)   savings;

3   (3)   certificate of deposit;

4   (4)   loan;

5   (5)   discount loan;

6   (6)   simple interest loan;

7   (7)   ~~customer's~~ customer without account;

8   (8)   posting journal for containing all posted transactions for all account types in

9   account number order;

10   (9)   posting journal for posting transactions for all account types in amount order;

11   (10)   previously transmitted statements file;

12   (11)   laser notice file; and

13   (12)   non-sufficient fund check notice files in officer order.

14

15   (3)   (currently amended) The method of Claim 2, wherein the step of processing said

16   electronic information includes the sub-steps of generating and creating at least one of

17   the following file formats on a predeterminable time increment basis:

18   (1)   mini trial balance for each checking account;

19   (2)   mini trial balance for each savings account;

20   (3)   mini trial balance for each certificate of deposit account;

21   (4)   mini trial balance for each loan account;

22   (5)   mini trial balance for each discount loan account;

23   (6)   trial balance for each simple interest loan account;

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1   (7)   trial balance for each ~~customer's~~ <u>customer</u> without account;

2   (8)   all posted transactions for all account types in account numerical order;

3   (9)   posted transactions for all account types in amount order;

4   (10)   all statements printed for a previous statement transmission period;

5   (11)   a notice in laser format; and

6   (12)   all NSF checks in officer order.

7

8   (4)   (original) The method of Claim 1 wherein the step of electronically formatting said

9   data includes the sub-step of creating within the financial institution computer system

10   a main menu for said data including sub-menu selections for customers, options,

11   verify files, enable auto e-mail, generate e-mail, broadcast, help and exit.

12

13   (5)   (original) The method of Claim 1 wherein said step of electronically formatting said

14   data for transmission to said customer includes the sub-step of creating within said

15   financial institution computer system a main menu selection of customers to whom

16   the formatted data is to be transmitted.

17

18   (6)   (original) The method of Claim 5, further including the sub-step of generating an

19   identification symbol in numerical format for each said customer and including entry

20   of an e-mail address for each such identified customer.

21

1   (7)   (original) The method of Claim 4 further comprising the sub-step of including within

2   the customer menu an indicator of charge/no charge to the customer for transmission

3   of said formatted data.

4

5   (8)   (original) The method of Claim 4 further comprising the sub-step of including within

6   the customer menu an indicator of confirmation/no confirmation by the customer of

7   the e-mail address indicated in said customer menu.

8

9   (9)   (original) The method of Claim 4 further comprising the sub-step of actuating means

10   indicated in the customer main menu for suspending formatted data transmissions to a

11   customer.

12

13   (10)   (original) The method of Claim 4 further comprising the sub-step of activating means

14   prohibiting advertising being sent in the data transmission to the customer.

15

16   (11)   (original) The method of Claim 4 further comprising the sub-step of activating means

17   for generating an interest rate calculation in an attachment to the customer with the

18   data transmission on a pre-determined time basis.

19

20   (12)   (original) The method of Claim 4 further comprising the sub-step of activating the

21   add/edit field in the customer main menu whereby at least one of the following fields

22   are completed or changed:

23   (1)   customer name;

- 5 -

1   (2)   e-mail address;

2   (3)   charge designation;

3   (4)   confirmation of e-mail address by customer;

4   (5)   suspend e-mail transmission;

5   (6)   advertisement transmission block;

6   (7)   transmission of interest rates on designated accounts; and

7   (8)   name of customer by sort designation.

8

9   (13)   (original) The method of Claim 1 wherein the step of processing said electronic

10   information includes the sub-step of generating a customer set up configuration by

11   sorting the data field for each customer identification data reflected in at least one of

12   the following fields:

13   (1)   account number;

14   (2)   reference number;

15   (3)   account name;

16   (4)   account type;

17   (5)   balance for designated account;

18   (6)   transactions for designated account;

19   (7)   non-sufficient funds designation; and

20   (8)   day or date for report transmission.

21

22   (14)   (currently amended) The method of Claim 1 wherein the step of processing said

23   electronic information includes the sub-step of enabling a statement automatic set-up

- 6 -

1   mode to generate separate, individual processing ~~attempts~~, steps, spaced apart by time

2   designations subsequent to a real time selection for initiating the processing step.

3

4 (15) (currently amended) The method of Claim 1 wherein the step of electronically

5   formatting said data includes the sub-step of electronically generating at least one of

6   the following financial data:

7   (1) account balance;

8   (2) account transactions;

9   (3) loan data;

10   (4) statement attachments;

11   (5) CSV attachments; and

12   (6) ~~Qwicken~~ Quicken attachments.

13

14 (16) (original) The method of Claim 1 wherein the step of processing said electronic

15   information includes the sub-step of verifying availability and access to designated

16   files within the electronic information required for formatting said data for

17   transmission to said customer.

18

19 (17) (original) The method of Claim 1 wherein the step of formatting said data for

20   transmission includes the sub-step of providing in broadcast mode to each customer a

21   manually generated message for inclusion in and transmission of the formatted data.

22

1 (18) (currently amended) A system for notifying a customer of financial information,

2 comprising:

3 (a) a computer system including a data base including information on customer

4 financial accounts and wherein the financial accounts are maintained in a

5 financial institution computer program; and

6 (b) program logic implemented in the financial institution computer program

7 comprising:

8 (1) means for maintaining electronic information within said program on

9 the financial accounts;

10 (2) means for processing said electronic information to identify and extract

11 ~~the pre-selected data~~ data pre-selected by the customer from the

12 financial data ~~therefrom~~; and

13 (3) means for building a data base comprised of data extracted from the

14 data pre-selected by the customer;

15 (4) means for electronically formatting said ~~pre-selected~~ data base into a

16 customer preferenced statement for transmission to said customer via

17 electronic mail; and

18 (5) means for transmitting the formatted ~~pre-selected~~ data base to a

19 location designated by a customer at real time increments via electronic

20 mail for storage within and readout on a customer computer system.

21

22 (19) (currently amended) The system of Claim 18 wherein the program logic further

23 includes means for creating and maintaining at least one of the following electronic

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1	file formats ~~sortable~~ <u>and thereafter for sorting said file formats</u> by individual customer
2	identification code.
3	(1) checking;
4	(2) savings;
5	(3) certificate of deposit;
6	(4) loan;
7	(5) discount loan;
8	(6) simple interest loan;
9	(7) ~~customer's~~ <u>customer</u> without account;
10	(8) posting journal for containing all posted transactions for all account types in
11	account number order;
12	(9) posting journal for posting transactions for all account types in amount order;
13	(10) previously transmitted statements file;
14	(11) laser notice file; and
15	(12) non-sufficient fund check notice files in officer order.
16	
17	(20) (currently amended) The system of Claim 18 wherein the means for processing said
18	electronic information includes means for generating and creating at least one of the
19	following file formats on a predeterminable time increment basis:
20	(1) mini trial balance for each checking account;
21	(2) mini trial balance for each savings account;
22	(3) mini trial balance for each certificate of deposit account;
23	(4) mini trial balance for each loan account;

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1   (5)   mini trial balance for each discount loan account;

2   (6)   trial balance for each simple interest loan account;

3   (7)   trial balance for each ~~customer's~~ customer without account;

4   (8)   all posted transactions for all account types in account numerical order;

5   (9)   posted transactions for all account types in amount order;

6   (10)   all statements printed for a previous statement transmission period;

7   (11)   a notice in laser format; and

8   (12)   all NSF checks in officer order.

9

10   (21)   (original) The system of Claim 18 wherein the means for electronically formatting

11   said data includes means for creating within the financial institution computer

12   program a main menu for said data including sub-menu selections for customers,

13   options, verify files, enable auto e-mail, generate e-mail, broadcast, help and exit.

14

15   (22)   (original) The system of Claim 18 wherein the means for electronically formatting

16   said data further includes means for creating within the said financial institution

17   computer program a main menu selection of customers to whom the formatted data is

18   to be transmitted.

19

20   (23)   (original) The system of Claim 18 wherein the program logic further includes means

21   for generating an identification symbol in numerical format for each said customer

22   and including entry of an e-mail address for each such identified customer.

23

1   (24)   (original) The system of Claim 18 wherein the program logic further includes means

2   for indicating a charge or no charge to the customer for transmission of said formatted

3   data.

4

5   (25)   (original) The system of Claim 18 wherein said program logic further includes means

6   for receipt of electronic confirmation by the customer of the e-mail address indicated

7   by the customer.

8

9   (26)   (original) The system of Claim 18 further including program logic including means

10   for suspending formatted data transmissions to a customer.

11

12   (27)   (original) The system of Claim 18 wherein the program logic further includes means

13   for prohibiting the electronic transmission to the customer of advertising with the

14   formatted data.

15

16   (28)   (original) The system of Claim 18 wherein the program logic further includes means

17   for generating an interest rate calculation in an attachment to the customer with the

18   data transmission on a pre-determined time basis.

19

20   (29)   (currently amended) The system of Claim 18 [(] , wherein the program logic further

21   includes means for activating an add/edit field in a customer main menu whereby at

22   least one of the following fields may be completed or changed:

23   (1)   customer name;

- 11 -

1   (2)   e-mail address;

2   (3)   charge designation;

3   (4)   confirmation of e-mail address by customer;

4   (5)   suspend e-mail transmission;

5   (6)   advertisement transmission block;

6   (7)   transmission of interest rates on designated accounts; and

7   (8)   name of customer by sort designation.

8

9   (30)   (original) The system of Claim 18 wherein the program logic further includes means

10   for sorting data for each customer reflected in at least one of the following fields:

11   (1)   account number;

12   (2)   reference number;

13   (3)   account name;

14   (4)   account type;

15   (5)   balance for designated account;

16   (6)   transactions for designated account;

17   (7)   non-sufficient funds designation; and

18   (8)   day or date for report transmission.

19

20   (31)   (currently amended) The system of Claim 18 wherein the program logic further

21   includes means for enabling a statement automatic set up mode to generate separate,

22   individual processing ~~attempts~~, <u>steps,</u> spaced apart by time designations subsequent to

23   a real time selection for initiating the process step.

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1

2   (32)   (currently amended) The system of Claim 18 wherein the program logic further

3   includes means for generating at least one of the following financial data:

4   (1)   account balance;

5   (2)   account transactions;

6   (3)   loan data;

7   (4)   statement attachments;

8   (5)   CSV attachments; and

9   (6)   ~~Qwicken~~ Quicken attachments.

10

11   (33)   (original) The system of Claim 18 wherein the program logic further includes means

12   for verifying availability and access to designated files within the computer system

13   required for formatting said data for transmission to said computer.

14

15   (34)   (original) The system of Claim 18 wherein the program logic includes means for

16   providing in broadcast mode to each customer a manually generated message for

17   inclusion in and transmission of the formatted data.

18

19   (35)   (currently amended) An article of manufacture for use in programming a financial

20   institution computer system maintaining a data base including information on a

21   plurality of customer accounts, the article of manufacture comprising a computer

22   useable storage medium having at least one computer program stored therein that

23   causes a financial institution computer system to perform steps of:

1   (a)   maintaining electronic information in the financial institution computer system

2   on financial accounts;

3   (b)   processing said electronic information to identify and ~~abstract~~ extract

4   ~~preselected data~~ data pre-selected by the customer from the financial data

5   ~~therefrom~~;

6   (c)   building a data base comprised of data extracted from the data pre-selected by

7   the customer;

8   (d)   electronically formatting said ~~pre-selected~~ data base into a customer

9   preferenced statement for transmission to said customer via electronic mail;

10   and

11   (e)   transmitting the formatted ~~pre-selected~~ data base to a location designated by a

12   customer at real time increments designated by the customer via electronic

13   mail for storage within and readout on a customer computer system.

14

15   (36)   (currently amended) The article manufacture of Claim 35 wherein the step of

16   maintaining electronic information includes as sub-step of creating and maintaining at

17   least one of the following electronic file formats ~~sortable~~ and thereafter sorting said

18   file formats by individual customer identification code:

19   (1)   checking;

20   (2)   savings;

21   (3)   certificate of deposit;

22   (4)   loan;

23   (5)   discount loan;

- 14 -

1   (6)   simple interest loan;

2   (7)   ~~customer's~~ customer without account;

3   (8)   posting journal for containing all posted transactions for all account types in

4   account number order;

5   (9)   posting journal for posting transactions for all account types in amount order;

6   (10)   previously transmitted statements file;

7   (11)   laser notice file; and

8   (12)   non-sufficient fund check notice files in officer order.

9

10   (37)   (currently amended) The article manufacture of Claim 35 wherein the step of

11   processing said electronic information includes as sub-step of generating and creating

12   at least one of the following file formats on a pre-determinable time increment basis:

13   (1)   mini trial balance for each checking account;

14   (2)   mini trial balance for each savings account;

15   (3)   mini trial balance for each certificate of deposit account;

16   (4)   mini trial balance for each loan account;

17   (5)   mini trial balance for each discount loan account;

18   (6)   trial balance for each simple interest loan account;

19   (7)   trial balance for each ~~customer's~~ customer without account;

20   (8)   all posted transactions for all account types in account numerical order;

21   (9)   posted transactions for all account types in amount order;

22   (10)   all statements printed for a previous statement transmission period;

23   (11)   a notice in laser format; and

1   (12)   all NSF checks in officer order.

2

3   (38)   (original) The article manufacture of Claim 35 wherein the step of electronically

4   formatting said data includes the sub-step of creating within the financial institution

5   computer system a main menu for said data including sub-menu selections for

6   customers, options, verify files, enable auto e-mail, generate e-mail, broadcast, help

7   and exit.

8

9   (39)   (original) The article manufacture of Claim 35 wherein the step of electronically

10   formatting said data for transmission to said customer includes the sub-step of

11   creating within said financial institution computer system a main menu selection of

12   customers to whom the formatted data is to be transmitted.

13

14   (40)   (original) The article of manufacture of Claim 35 further including the sub-step of

15   generating an identification symbol in numerical format for each said customer and

16   including entry of an e-mail address for each identified customer.

17

18   (41)   (original) The article of manufacture of Claim 35 further comprising the sub-step of

19   including within the customer menu an indicator of charge/no-charge to the customer

20   for transmission of said formatted data.

21

1   (42)   (original) The article of manufacture of Claim 35 further comprising the sub-step of

2   including an indicator of confirmation/no confirmation by the customer of the e-mail

3   address indicated in the program logic.

4

5   (43)   (original) The article of manufacture of Claim 35 further comprising the step of

6   activating means indicated in the program logic for suspending formatted data

7   transmissions to a client.

8

9   (44)   (original) The article of manufacture of Claim 35 further comprising the step of

10   activating means prohibiting advertising being sent in the data transmission to the

11   customer.

12

13   (45)   (original) The article of manufacture of Claim 35 further comprising the step of

14   activating means for generating and interest rate calculation in an attachment to the

15   customer with the data transmission on a pre-determined time basis.

16

17   (46)   (original) The article of manufacture of Claim 35 further comprising the step of

18   activating an add/edit field in the program logic whereby at least one of the following

19   fields are completed or changed:

20   (1)   customer name;

21   (2)   e-mail address;

22   (3)   charge designation;

23   (4)   confirmation of e-mail address by customer;

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1   (5)   suspend e-mail transmission;

2   (6)   advertisement transmission block;

3   (7)   transmission of interest rates on designated accounts; and

4   (8)   name of customer by sort designation.

5

6   (47)   (original) The article of manufacture of Claim 35 further comprising the step of

7   generating a customer set up configuration by sorting a data field for each customer

8   identification data reflected in at least one of the following fields:

9   (1)   account number;

10   (2)   reference number;

11   (3)   account name;

12   (4)   account type;

13   (5)   balance for designated account;

14   (6)   transactions for designated account;

15   (7)   non-sufficient funds designation; and

16   (8)   day or date for report transmission.

17

18   (48)   (currently amended) The article of manufacture of Claim 35 wherein the step of

19   electronically formatting the data includes the step of electronically generating at least

20   of the following financial data:

21   (1)   account balance;

22   (2)   account transactions;

23   (3)   loan data;

1   (4)   statement attachments;

2   (5)   CSV attachments; and

3   (6)   ~~Qwicken~~ Quicken attachments.

4

5   (49) (currently amended) The article of manufacture of Claim 35 further including the

6   step of processing the electronic information and enabling a statement automatic set-

7   up mode to generate separate, individual processing ~~attempts,~~ steps spaced apart by

8   time designations subsequent to a real time selection for initiating the processing step.

9

10 (50) (original) The article of manufacture of Claim 35 wherein at least one of the

11   following financial data files is sourced and data extracted therefrom:

12   (1)   account balance;

13   (2)   account transactions;

14   (3)   loan data;

15   (4)   statement attachments;

16   (5)   CSV attachments; and

17   (6)   ~~Qwicken~~ Quicken attachments.

18

19 (51) (original) The article of manufacture of Claim 35 wherein the step of processing

20   includes the sub-step of verifying availability and access to designated files within the

21   electronic information required for formatting the data for transmission to the

22   customer.

23

- 19 -

1   (52)   (original) The article of manufacture of Claim 35 wherein the step of formatting the

2   data for transmission includes the sub-step of providing in broadcast mode to each

3   customer a manually generated message for inclusion in and transmission of the

4   formatted data.